

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Charles Philip Cowin**

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]
Capital One c/o Larry D. Millard, SBB/Commercial Bldg. 2, 1st Floor, #1530 7933 Preston Rd. Plano, TX 75024				\$250,000.00
High Desert State Bank 8110 Ventura NE Albuquerque, NM 87122		Angel Fire Land Holdings, LLC		\$240,000.00
Capital One c/o Larry D. Millard, SBB/Commercial Bldg. 2, 1st Floor, #1530 7933 Preston Rd. Plano, TX 75024				\$90,297.00
Mike Liddle PO Box 13 Angel Fire, NM 87710			<i>Contingent Disputed</i>	\$57,996.00
Independence Bank 13100 Northwest Freeway, Suite 100 Houston, Tx. 77040				\$50,126.25
Capital One 3939 West John Carpenter Frwy Irving, TX 75063		Master Card		\$49,588.16

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IN RE: **Charles Philip Cowin**

Case No.

Chapter **11****LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS***Continuation Sheet No. 1*

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]

Lee Girard Girard Interests, Inc 817 N. 3rd St Bellaire, TX 77401	\$48,800.00
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Bank of America PO Box 15026 Wilmington, DE 19850-5026	\$47,355.78
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Joseph Rivera 4901 Rio Grande Ln Los Ranchos, NM 87107	\$40,000.00
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Los Alamos National Bank Santa Fe Downtown 301 Griffin Street Santa Fe, NM 87501	\$31,750.00
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Chase Card Services Cardmember Service PO Box 15548 Wilmington, DE 19886-5548	Credit Card	\$22,936.90
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Celia G. Wise 2221 Sul Ross Street Houston, TX 77098	\$22,000.00
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Citi Cards P.O. Box 6500 Sioux Falls, SD 57117-6500	Credit Card	\$17,470.43
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Case No.

Chapter **11****LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS***Continuation Sheet No. 2*

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]
The Club at Hakkulua'a Inc. 76-6831 Alii Drive #K15 Kailua-Kona, HI 96740		Dues		\$15,900.00
Citimortgage Mail Stop 504 1000 Technology Drive O'Fallen, MO 63368-2240 Attn. Michael Renner				\$14,625.00
Andrews Kurth LLP PO Box 201785 Houston, TX 77216-1785				\$13,703.02
Billy Clark 5638 Briar Drive Houston, TX 77056				\$10,000.00
Energy Capital Credit Union 18540 Northwest Freeway Houston, TX 77065		Deficiency claim		\$9,970.00
American Express P.O. Box 650448 Dallas, TX 75265-0448		Credit Card		\$9,724.54
Energy Capital Credit Union 18540 Northwest Freeway Houston, Tx. 77065		Visa		\$9,597.64

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LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 3

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: 02/24/2010

Signature: /s/ Charles Philip Cowin
Charles Philip Cowin
